

COMMONWEALTH OF MASSACHUSETTS  
BOARD OF REGISTRATION IN MEDICINE

POLICY 01-02  
(Adopted June 13, 2001)  
(Amended January 26, 2017)

STUDENT LOAN DEFAULTERS

The Massachusetts Board of Registration in Medicine (“the Board”) is currently required by state law to discipline physicians who default upon state-sponsored student loans, as identified by the Massachusetts Education Financing Authority or the Massachusetts Higher Education Assistance Corporation. M.G.L. c.112, § 61. The Board views defaulting on any state or federal student loan as unprofessional and unethical behavior under its regulations.

The Board seeks to administer its authority to discipline physicians in a consistent manner. Therefore, in addition to state loan defaulters, the Board intends to discipline physicians who default on their Health Education Assistance Loans (HEAL), formerly administered by the U.S. Department of Health and Human Services, now administered by the U.S. Department of Education.

This policy is not applicable to physicians who have applied in good faith for loan forbearance, deferments and/or repayment schedule modifications with the Office for Health Education Assistance Loan Default Reduction.